

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance Services,
Petitioner**

v

**David Henry Lightfoot,
Respondent**

Enforcement Case No. 07-4979

For the Petitioner:

**William R. Peattie (P48004)
Office of Financial & Insurance Services
P.O. Box 30220
Lansing, MI 48909-7720**

For the Respondent:

**David Henry Lightfoot
4861 Spring Meadow
Clarkston, MI 48348**

**Issued and entered
this 14th day of August 2007
by Linda A. Watters
Commissioner**

FINAL DECISION

On June 5, 2007, Chief Deputy Commissioner Frances K. Wallace issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondent had violated provisions of the Michigan Insurance Code (MCL 500.100, *et seq.*). The Order to Respond required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondent plans to attend the hearing. Respondent failed to take any of these actions.

On July 17, 2007, the Petitioner filed a Motion for Final Decision by Default. Given Respondent's failure to comply with the Order to Respond, Petitioner's motion is granted.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

ORDER

In accordance with sections 1239 and 1244 of the Michigan Insurance Code (MCL 500.1239, and 500.1244), Respondent shall cease and desist from violating section 1247 of the Michigan Insurance Code (MCL 500.1247). It is further ordered, pursuant to sections 1239, 1242, and 1244 of the Michigan Insurance Code, that the Respondent's insurance producer license is revoked.